APPEAL NO. 040123 FILED MARCH 10, 2004

This appeal arises pursuant to the Texa	as Workers' Compensation Act, TEX. LAB.
CODE ANN. § 401.001 et seq. (1989 Act).	A contested case hearing was held on
December 8, 2003. The hearing officer dete	ermined that: (1) respondent 1 (claimant)
was employed by (Employer) on	, for purposes of the 1989 Act; (2) the
appellant (carrier 1) provided workers' compensation insurance coverage for Employer	
on, through the (Insurance	Program) of (School District); and (3) the
claimant sustained a compensable injury on	Carrier 1 appeals the
determination that it provided workers' con	mpensation insurance coverage for the
claimant's employer, Employer. The claim	nant and respondent 2 (carrier 2) urge
affirmance. The hearing officer's employer an	d injury determinations were not appealed
and have become final. Section 410.169.	

DECISION

Affirmed.

The hearing officer did not err in determining that carrier 1 provided workers' compensation insurance coverage for Employer on . through (School District's) (Insurance Program) policy. This determination involved a question of fact for the hearing officer to resolve. The hearing officer is the sole judge of the weight and credibility of the evidence (Section 410.165(a)) and, as the trier of fact, resolves the conflicts and inconsistencies in the evidence, including the medical evidence (Texas Employers Insurance Association v. Campos, 666 S.W.2d 286 (Tex. App.-Houston [14th Dist.] 1984, no writ)). The hearing officer considered the arguments advanced by carrier 1 at the hearing. The hearing officer found that the (Insurance Program) policy covered Employer, including all of its employees on the (School District) project, and that Employer's failure to submit an enrollment form did not exclude it from coverage. Contrary to carrier 1's assertion, nothing in our review indicates that the hearing officer applied an improper legal standard in reaching this determination. In view of the evidence presented, we cannot conclude that the hearing officer's determination is so against the great weight and preponderance of the evidence as to be clearly wrong or manifestly unjust. Cain v. Bain, 709 S.W.2d 175, 176 (Tex. 1986).

The decision and order of the hearing officer is affirmed.

The true corporate name of insurance carrier 1 is **ZURICH AMERICAN INSURANCE COMPANY** and the name and address of its registered agent for service of process is

LEO MALO ZURICH NORTH AMERICA 12222 MERIT DRIVE, SUITE 700 DALLAS, TEXAS 75251.

The true corporate name of insurance carrier 2 is **TEXAS MUTUAL INSURANCE COMPANY** and the name and address of its registered agent for service of process is

MR. RUSSELL R. OLIVER, PRESIDENT 221 WEST 6TH STREET AUSTIN, TEXAS 78701.

CONCUR:	Edward Vilano Appeals Judge
Gary L. Kilgore Appeals Judge	
Robert W. Potts Appeals Judge	